

CERTIFICATE OF SERVICE

I hereby certify that on July 11, 2005 I caused a copy of the foregoing
Rule 7.1 Corporate Disclosure Statement for Defendant MBNA Corporation to be
delivered by hand to:

Curtis V. Trinko
Law Offices of Curtis V. Trinko, LLP
16 West 46th Street
7th Floor
New York, NY 10036
Telephone: (212) 490-9550
Fax: (212) 986-0158

____s/ Richard C. Pepperman, II____